

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PAUL R. GALBRAITH
BARBARA L. GALBRAITH
Debtor(s)

Case No. 11-27697GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2011.
- 2) The plan was confirmed on 03/13/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/23/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/02/2017.
- 5) The case was completed on 03/14/2017.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,487.00.
- 10) Amount of unsecured claims discharged without payment: \$12,745.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,033.00
Less amount refunded to debtor	\$1,032.82

NET RECEIPTS: \$83,000.18

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,581.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,944.46
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,525.46

Attorney fees paid and disclosed by debtor: \$519.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY SPCLTY PRCTC NETWC	Unsecured	189.00	NA	NA	0.00	0.00
CAPITAL ACCOUNTS LLC	Unsecured	198.00	NA	NA	0.00	0.00
CBCS++	Unsecured	125.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	125.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	3,517.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	125.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	139.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	3,178.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	305.00	304.69	304.69	18.66	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	586.84	586.84	35.94	0.00
EQUITABLE GAS CO (*)	Unsecured	NA	190.42	190.42	11.66	0.00
FIRST NIAGARA BANK	Unsecured	499.00	499.80	499.80	30.61	0.00
HERITAGE VALLEY HEALTH SYSTEM	Unsecured	40.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	41.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	112.00	114.04	114.04	6.98	0.00
MIDFIRST BANK SSB*	Secured	120,814.00	126,687.93	0.00	67,683.84	0.00
MIDFIRST BANK SSB*	Secured	0.00	8,432.01	8,425.41	8,425.41	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	2,618.00	2,634.47	2,634.47	161.36	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	187.00	190.61	190.61	11.67	0.00
STATE COLLECTION SERVICE INC	Unsecured	100.00	NA	NA	0.00	0.00
THE CASH LINE++	Unsecured	600.00	NA	NA	0.00	0.00
TOWNSHIP OF ROSS - SEWAGE	Secured	278.00	1,043.68	462.25	462.25	406.55
TOWNSHIP OF ROSS - SEWAGE	Secured	0.00	389.61	219.79	219.79	0.00
WEST PENN ALLEGHENY HEALTH S'	Unsecured	125.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$67,683.84	\$0.00
Mortgage Arrearage	\$8,425.41	\$8,425.41	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$682.04	\$682.04	\$406.55
TOTAL SECURED:	\$9,107.45	\$76,791.29	\$406.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,520.87	\$276.88	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,525.46</u>
Disbursements to Creditors	<u>\$77,474.72</u>
TOTAL DISBURSEMENTS :	<u>\$83,000.18</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/14/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.